UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF NEW YORK	X	
	: : CASE NO.: 22	-10301-cgm
IN RE:	: : CHAPTER: 13	_
Eric Ramos aka Erick S. Ramos,	:	
Debtor.	: HON. JUDGE : CECELIA G. N	
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ORDER PURSUANT TO 11 U.S.C. §§ 362(d) and 1301(c) MODIFYING THE AUTOMATIC STAY IMPOSED BY 11 U.S.C. §§ 362(a) and 1301(a)

Upon the motion, dated May 24, 2022 (the "Motion"), of SN Servicing

Corporation as servicer for U.S. Bank Trust National Association, as Trustee of Chalet Series

III Trust (with any subsequent successor or assign, the "Movant"), for an order, pursuant to
section 362(d) of title 11 of the United States Code (the "Bankruptcy Code"), vacating the
automatic stay imposed in this case by section 362(a) of the Bankruptcy Code as to the

Movant's interests in 1047 Rolling Ridge, New Windsor, NY 12553 (the "Property") to allow
the Movant's enforcement of its rights in, and remedies in and to, the Property; and due and
proper notice of the Motion having been made on all necessary parties; and the Court having
held a hearing on the Motion on June 30, 2022; and there being no opposition to the requested
relief; and upon all of the proceedings had before the Court; and after due deliberation and
sufficient cause appearing, it is hereby

ORDERED that the Motion is granted as provided herein; and it is further

22-10301-cgm Doc 17 Filed 07/14/22 Entered 07/14/22 08:59:46 Main Document

ORDERED that the automatic stay imposed in this case by section 362(a) of the

Bankruptcy Code is vacated under sections 362(d)(1)-(2) of the Bankruptcy Code as to the

Movant's interest in the Property to allow the Movant's enforcement of its rights in, and remedies

in and to, the Property; and it is further

ORDERED that the Movant is granted reasonable attorney fees in the amount of \$950.00

and costs in the amount of \$188.00 only from proceeds of the foreclosure sale; and it is further

ORDERED that in the event this case is converted to a case under any other chapter of the

U.S. Bankruptcy Code, this Order will remain in full force and effect; and it is further

ORDERED that the Movant shall promptly report to the Chapter 13 trustee any

surplus monies realized by any sale of the Property; and it is further

ORDERED that unless specifically provided in loan documents signed by the debtor,

the Movant may not collect fees, expenses or other charges associated with a current or

subsequent mortgage servicer.

Dated: July 14, 2022 Poughkeepsie, New York



/s/ Cecelia G. Morris

Hon. Cecelia G. Morris U.S. Bankruptcy Judge